

## LIST OF COMMUNITIES

Abington .....F  
 Acton .....A  
 Acushnet .....D  
 Adams .....F  
 Agawam .....E  
 Alford .....F  
 Amesbury .....A  
 Amherst .....E  
 Andover .....B  
 Arlington .....A  
 Ashburnham .....F  
 Ashby .....F  
 Ashfield .....F  
 Ashland .....A  
 Athol .....F  
 Attleboro .....F  
 Auburn .....F  
 Avon .....F  
 Ayer .....A  
 Barnstable .....F  
 Barre .....F  
 Becket .....F  
 Bedford .....A  
 Belchertown .....E  
 Bellingham .....A  
 Belmont .....A  
 Berkley .....A  
 Berlin .....A  
 Bernardston .....F  
 Beverly .....A  
 Billerica .....C  
 Blackstone .....A  
 Blandford .....F  
 Bolton .....A  
 Boston .....A  
 Bourne .....F  
 Boxborough .....A  
 Boxford .....B  
 Boylston .....F  
 Braintree .....A  
 Brewster .....F  
 Bridgewater .....F  
 Brimfield .....F  
 Brockton .....F  
 Brookfield .....F  
 Brookline .....A  
 Buckland .....F  
 Burlington .....A  
 Cambridge .....A  
 Canton .....A  
 Carlisle .....A  
 Carver .....A  
 Charlemont .....F  
 Charlton .....F  
 Chatham .....F  
 Chelmsford .....C  
 Chelsea .....A  
 Cheshire .....F  
 Chester .....F  
 Chesterfield .....F  
 Chicopee .....E  
 Chilmark .....F  
 Clarksburg .....F  
 Clinton .....F  
 Cohasset .....A  
 Colrain .....F  
 Concord .....A  
 Conway .....F  
 Cummington .....F  
 Dalton .....F  
 Danvers .....A  
 Dartmouth .....D  
 Dedham .....A  
 Deerfield .....F  
 Dennis .....F  
 Dighton .....A  
 Douglas .....F  
 Dover .....A  
 Dracut .....C  
 Dudley .....F  
 Dunstable .....C  
 Duxbury .....A  
 E. Bridgewater .....F  
 E. Brookfield .....F  
 E. Longmeadow .....E  
 Eastham .....F  
 Easthampton .....E  
 Easton .....F  
 Edgartown .....F  
 Egremont .....F  
 Erving .....F  
 Essex .....A  
 Everett .....A  
 Fairhaven .....D  
 Fall River .....F  
 Falmouth .....F  
 Fitchburg .....F  
 Florida .....F  
 Foxborough .....A  
 Framingham .....A  
 Franklin .....A  
 Freetown .....D  
 Gardner .....F  
 Gay Head .....F  
 Georgetown .....B  
 Gill .....F  
 Gloucester .....A  
 Goshen .....F  
 Gosnold .....F  
 Grafton .....F  
 Granby .....E  
 Granville .....F  
 Great Barrington .....F  
 Greenfield .....F  
 Groton .....C  
 Groveland .....B  
 Hadley .....E  
 Halifax .....F  
 Hamilton .....A  
 Hampden .....E  
 Hancock .....F  
 Hanover .....A  
 Hanson .....F  
 Hardwick .....F  
 Harvard .....A  
 Harwich .....F  
 Hatfield .....E  
 Haverhill .....B  
 Hawley .....F  
 Heath .....F  
 Hingham .....A  
 Hinsdale .....F  
 Holbrook .....A  
 Holden .....F  
 Holland .....F  
 Holliston .....A  
 Holyoke .....E  
 Hopedale .....A  
 Hopkinton .....A  
 Hubbardston .....F  
 Hudson .....A  
 Hull .....A

Huntington .....E  
 Ipswich .....A  
 Kingston .....A  
 Lakeville .....F  
 Lancaster .....A  
 Lanesborough .....F  
 Lawrence .....B  
 Lee .....F  
 Leicester .....F  
 Lenox .....F  
 Leominster .....F  
 Leverett .....F  
 Lexington .....A  
 Leyden .....F  
 Lincoln .....A  
 Littleton .....A  
 Longmeadow .....E  
 Lowell .....C  
 Ludlow .....E  
 Lunenburg .....F  
 Lynn .....A  
 Lynnfield .....A  
 Malden .....A  
 Manchester .....A  
 Mansfield .....A  
 Marblehead .....A  
 Marion .....D  
 Marlborough .....A  
 Marshfield .....A  
 Mashpee .....F  
 Mattapoisett .....D  
 Maynard .....A  
 Medfield .....A  
 Medford .....A  
 Medway .....A  
 Melrose .....A  
 Mendon .....A  
 Merrimac .....B  
 Methuen .....B  
 Middleborough .....F  
 Middlefield .....F  
 Middleton .....A  
 Milford .....A  
 Millbury .....F  
 Millis .....A  
 Millville .....A  
 Milton .....A  
 Monroe .....F  
 Monson .....E  
 Montague .....F  
 Monterey .....F  
 Montgomery .....E  
 Mt. Washington .....F  
 Nahant .....A  
 Nantucket .....F  
 Natick .....A  
 Needham .....A  
 New Ashford .....F  
 New Bedford .....D  
 New Braintree .....F  
 New Marlborough .....F  
 New Salem .....F  
 Newbury .....A  
 Newburyport .....A  
 Newton .....A  
 Norfolk .....A  
 N. Adams .....F  
 N. Andover .....B  
 N. Attleboro .....F  
 N. Brookfield .....F  
 N. Reading .....A  
 Northampton .....E  
 Northborough .....F  
 Northbridge .....F  
 Northfield .....F  
 Norton .....A  
 Norwell .....A  
 Norwood .....A  
 Oak Bluffs .....F  
 Oakham .....F  
 Orange .....F  
 Orleans .....F  
 Otis .....F  
 Oxford .....F  
 Palmer .....E  
 Paxton .....F  
 Peabody .....A  
 Pelham .....F  
 Pembroke .....A  
 Pepperell .....C  
 Peru .....F  
 Petersham .....F  
 Phillipston .....F  
 Pittsfield .....F  
 Plainfield .....F  
 Plainville .....A  
 Plymouth .....A  
 Plympton .....F  
 Princeton .....F  
 Provincetown .....F  
 Quincy .....A  
 Randolph .....A  
 Raynham .....F  
 Reading .....A  
 Rehoboth .....F  
 Revere .....A  
 Richmond .....F  
 Rochester .....D  
 Rockland .....A  
 Rockport .....A  
 Rowe .....F  
 Rowley .....A  
 Royalston .....F  
 Russell .....E  
 Rutland .....F  
 Salem .....A  
 Salisbury .....A  
 Sandisfield .....F  
 Sandwich .....F  
 Saugus .....A  
 Savoy .....F  
 Scituate .....A  
 Seekonk .....F  
 Sharon .....A  
 Sheffield .....F  
 Shelburne .....F  
 Sherborne .....A  
 Shirley .....A  
 Shrewsbury .....F  
 Shutesbury .....F  
 Somerset .....F  
 Somerville .....E  
 S. Hadley .....E  
 Southampton .....E  
 Southborough .....A  
 Southbridge .....F  
 Southwick .....E  
 Spencer .....F  
 Springfield .....E  
 Sterling .....F  
 Stockbridge .....F  
 Stoneham .....A  
 Stoughton .....A  
 Stow .....A  
 Sturbridge .....F

Sudbury .....A  
 Sunderland .....E  
 Sutton .....F  
 Swampscott .....A  
 Swansea .....F  
 Taunton .....A  
 Templeton .....F  
 Tewksbury .....C  
 Tisbury .....F  
 Tolland .....F  
 Topsfield .....A  
 Townsend .....A  
 Truro .....F  
 Tyngsborough .....C  
 Tyringham .....F  
 Upton .....A  
 Uxbridge .....F  
 Wakefield .....A  
 Wales .....F  
 Walpole .....A  
 Waltham .....A  
 Ware .....E  
 Wareham .....A  
 Warren .....F  
 Warwick .....F  
 Washington .....F  
 Watertown .....A  
 Wayland .....A  
 Webster .....F  
 Wellesley .....A  
 Wellfleet .....F  
 Wendell .....F  
 Wenham .....A  
 W. Boylston .....F  
 W. Bridgewater .....F  
 W. Brookfield .....F  
 W. Newbury .....B  
 W. Springfield .....E  
 W. Stockbridge .....F  
 W. Tisbury .....F  
 Westborough .....F  
 Westfield .....E  
 Westford .....C  
 Westhampton .....F  
 Westminster .....F  
 Weston .....A  
 Westport .....F  
 Westwood .....A  
 Weymouth .....A  
 Whately .....F  
 Whitman .....F  
 Wilbraham .....E  
 Williamsburg .....E  
 Williamstown .....F  
 Wilmington .....A  
 Winchendon .....F  
 Winchester .....A  
 Windsor .....F  
 Winthrop .....A  
 Woburn .....A  
 Worcester .....F  
 Worthington .....F  
 Wrentham .....A  
 Yarmouth .....F

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## HOMEOWNER SEPTIC REPAIR LOAN PROGRAM

A Service of the Massachusetts  
 Department of Revenue,  
 The Department of Environmental  
 Protection, and MassHousing

Financial help is available for all homeowners faced with the need to repair a failed septic system to meet the Commonwealth's Title V requirements. Through a combined effort of the Department of Environmental Protection, the Massachusetts Department of Revenue, and MassHousing, below-market-rate loans are now available.

Contact: Call MassHousing at 617.854.1020 or 617.854.1333.

**PROGRAM REQUIREMENTS**

**Eligibility**

**Borrowers:** All owner-occupants of 1-4 family homes and condominium associations with failed sewage disposal systems whose income does not exceed Program income limits.

**Property Type:**

Single-family homes, 2-4 family homes and condominium associations.

**Activities:**

All costs associated with sewage disposal system repairs or sewer connections.

**Loan Terms**

**Amount:**

Minimum: \$1,000  
Maximum: \$25,000

**Terms:**

Amortizing: 3-20 years, based on size of loan.  
Paid in full upon sale, refinance, or transfer.

**Interest Rate:**

Loans are fully amortizing at interest rates of 0%, 3%, or 5%, depending on household income.

**Maximum Loan-to-Value:**

Loans are credit based, not equity based; maximum loan-to-value ratios are not applicable.

**Points:**

"0" points.

**Security:**

All loans are secured by a subordinate mortgage; nonassumable.

**Insurance:**

Hazard Insurance on each property; flood insurance if applicable.

**Debt-to-income:**

The maximum debt-to-income ratio is 50% of borrower's gross income.

**Appraisal:**

No appraisal of the property is required.

Repairs completed prior to loan closing are ineligible for reimbursement.

To apply, see enclosed insert for a list of MassHousing participating lenders.

**HOMEOWNER SEPTIC REPAIR**

**LOAN PROGRAM**

**A Step-by-Step Guide**

1. Homeowner Discovers Septic System Failure and Obtains Subsurface Disposal System Inspection.
2. Homeowner Obtains Repair Contract and Construction Permit.
3. Homeowner Submits Loan Application and Board of Health Approved Plans to Lender.
4. Lender Determines Income Eligibility.
5. Septic Loan Underwritten.
6. Loan(s) Closed; Funds in Escrow.
7. Loans Sent to MassHousing for Purchase.
8. MassHousing Pays \$500 Fee to Lender.
9. Septic System Repairs Completed; Certificate of Compliance Issued by Local Board of Health.
10. Certificate of Compliance Sent to MassHousing by Lender.

**INCOME LIMITS FOR 0% LOAN\***

Market Area	Family Size	
	1-2 Persons	3 or More
A. Boston Area	\$25,000	\$28,500
B. Lawrence Area	\$23,500	\$27,000
C. Lowell Area	\$25,000	\$28,500
D. New Bedford Area	\$23,000	\$26,000
E. Springfield Area	\$23,000	\$26,000
F. Balance of State Market Area	\$23,000	\$26,000

**INCOME LIMITS FOR 3% LOAN\***

Market Area	Family Size	
	1-2 Persons	3 or More
A. Boston Area	\$50,000	\$57,000
B. Lawrence Area	\$47,000	\$54,000
C. Lowell Area	\$50,000	\$57,000
D. New Bedford Area	\$46,000	\$52,000
E. Springfield Area	\$46,000	\$52,000
F. Balance of State Market Area	\$46,000	\$52,000

**INCOME LIMITS FOR 5% LOAN\***

Market Area	Family Size	
	1-2 Persons	3 or More
A. Boston Area	\$100,000	\$114,000
B. Lawrence Area	\$ 94,000	\$108,000
C. Lowell Area	\$100,000	\$114,000
D. New Bedford Area	\$ 92,000	\$104,000
E. Springfield Area	\$ 92,000	\$104,000
F. Balance of State Market Area	\$ 92,000	\$104,000

\* Find the letter code for your community to determine market area.

